

Profiles in Coverage: Medicaid, CHIP and The Uninsured

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for
On the Road to 2014:
Medicaid and CHIP Eligibility and Enrollment
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The Patient Protection and Affordable Care Act

- **Coverage expansions to reduce number of uninsured**
- **Health insurance reform to improve affordability of coverage**
- **Delivery system changes to contain costs and improve quality**

Expanding Medicaid is a Key Element in Health Reform

Employer-Sponsored Coverage

- Health Insurance Market Reforms
- Individual Mandate
- Medicaid Coverage (up to 133% FPL)
- Exchanges (subsidies 133-400% FPL)

Universal Coverage

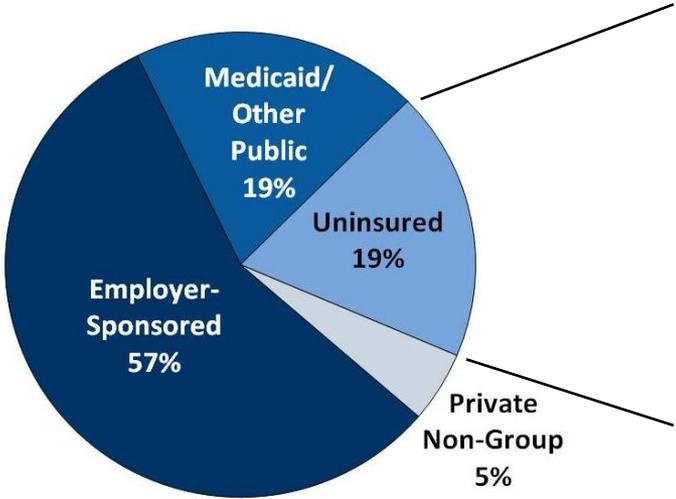
Note: In 2009, 133% FPL for family of 4 is \$29,327 and 400% FPL is \$88,200

FIGURE 3

The Uninsured—As a Share of the Nonelderly Population and by Poverty Levels, 2009

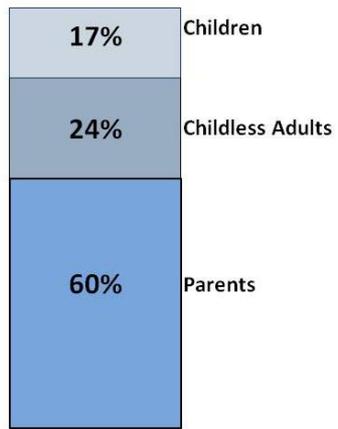
264.7 M Nonelderly

- 5% Private Non-Group
- 19% Medicaid/Other Public
- 19% Uninsured
- 57% Employer-Sponsored

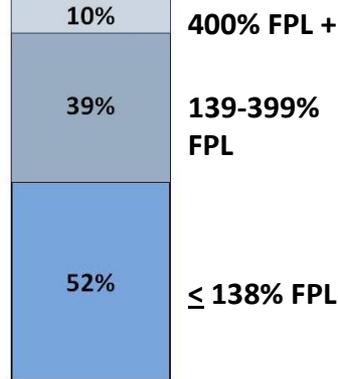


264.7 M Nonelderly

Family Type



Income



50.0 M Uninsured

Uninsured Income

- 10%: 400% FPL or more
- 39%: 139%-399% FPL
- 52%: 138% FPL or less

Uninsured Family Type

- 17% Children
- 24% Childless Adults
- 60% Parents

Medicaid and other public coverage includes: CHIP, other state programs, Medicare and military-related coverage. The federal poverty level for a family of four in 2009 was \$22,050. SOURCE: KCMU/Urban Institute analysis of 2010 ASEC Supplement to CPS.

Medicaid Today and Tomorrow

MEDICAID

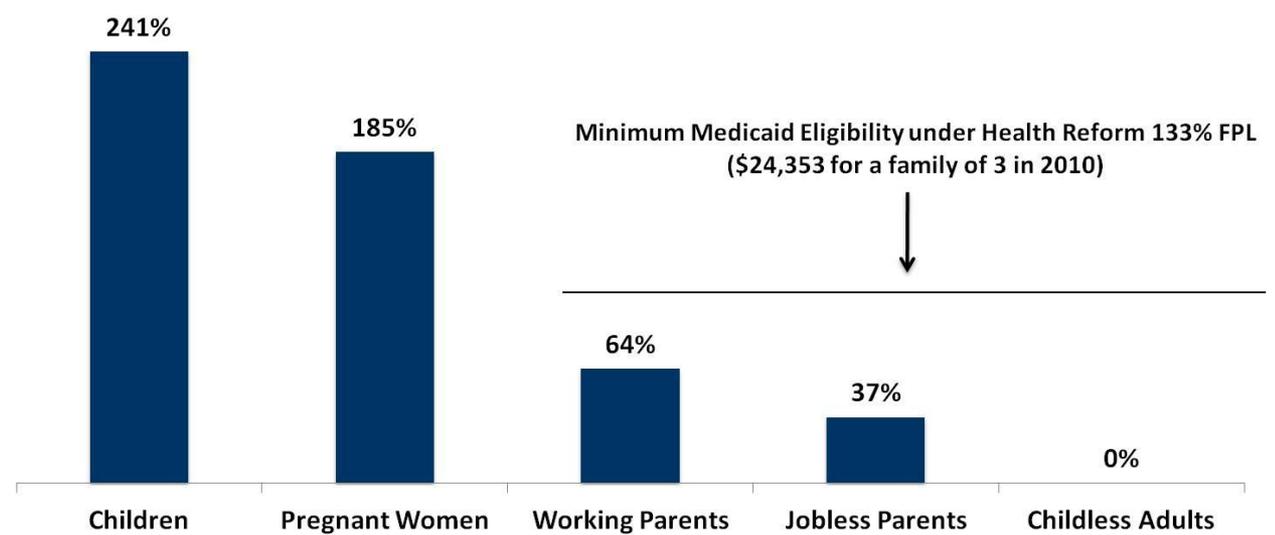
- Health Insurance Coverage for Certain Categories
- Minimum floor for Health Insurance Coverage to 133% FPL
- Additional Federal Financing for Coverage
- *Simple Enrollment & Renewal*
- Support for Health Care System
- Complex Eligibility & Enrollment Processes
- Shared Financing States and Federal Govt.

FIGURE 5

Median Medicaid/CHIP Eligibility Thresholds, January 2011

Minimum Medicaid Eligibility under Health Reform 133% FPL (\$24,353 for a family of 3 in 2010).

- Children: 241%
- Pregnant Women: 185%
- Working Parents: 64%
- Jobless Parents: 37%
- Childless Adults: 0%

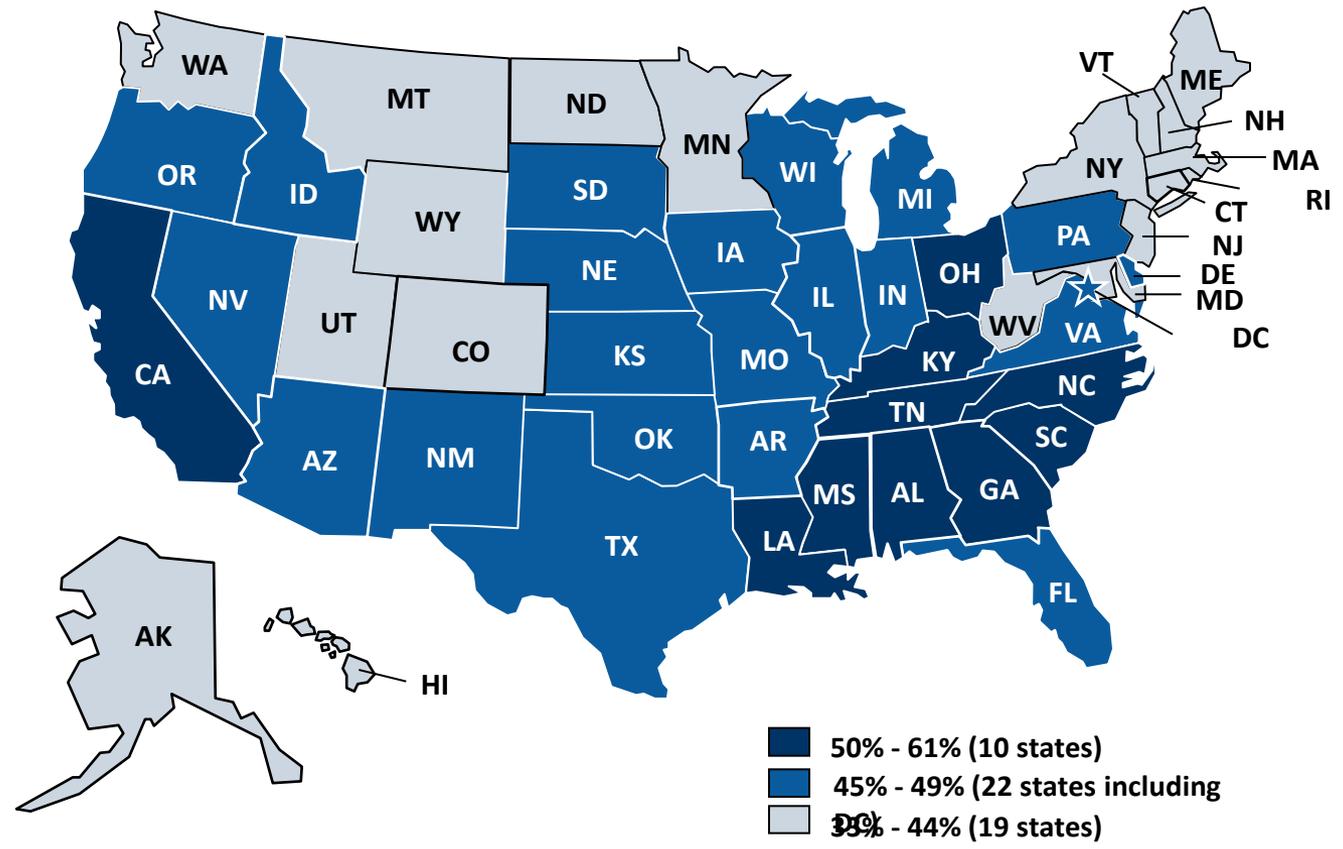


SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011

FIGURE 6

Share of the Nonelderly Uninsured At or Below 133% FPL by State, 2007-2008

- 50% - 61% (10 states)
- 45% - 49% (22 states including DC)
- 33% - 44% (19 states)



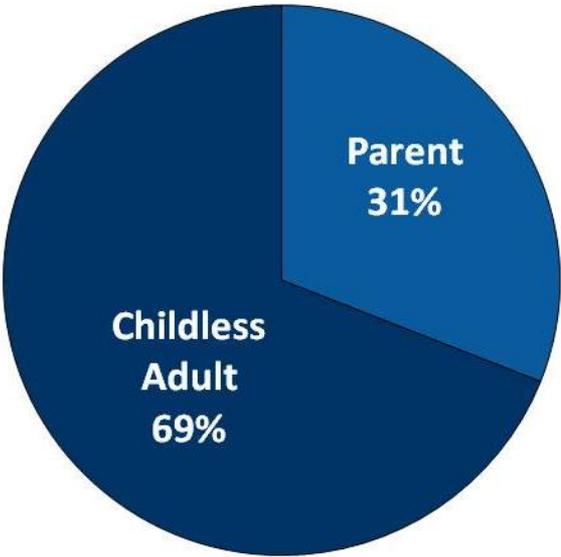
SOURCE: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements).

FIGURE 7

Uninsured Adults at or below 133% FPL by Parent Status and Family Work Status, 2008

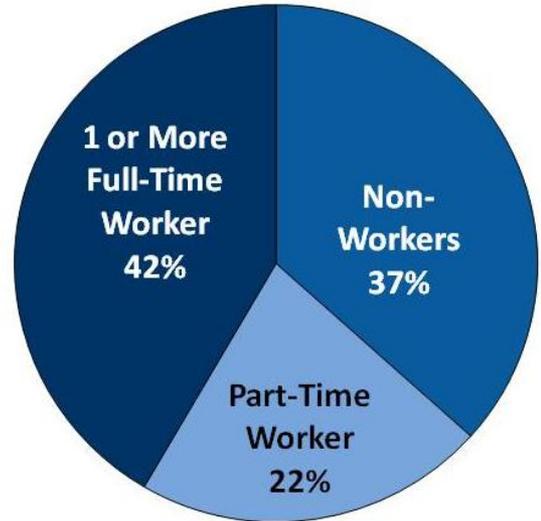
Parent Status

- Childless Adult 69%
- Parent 31%



Family Work Status

- 1 or more Full-Time Worker 42%
- Non-Workers 37%
- Part-Time Worker 22%

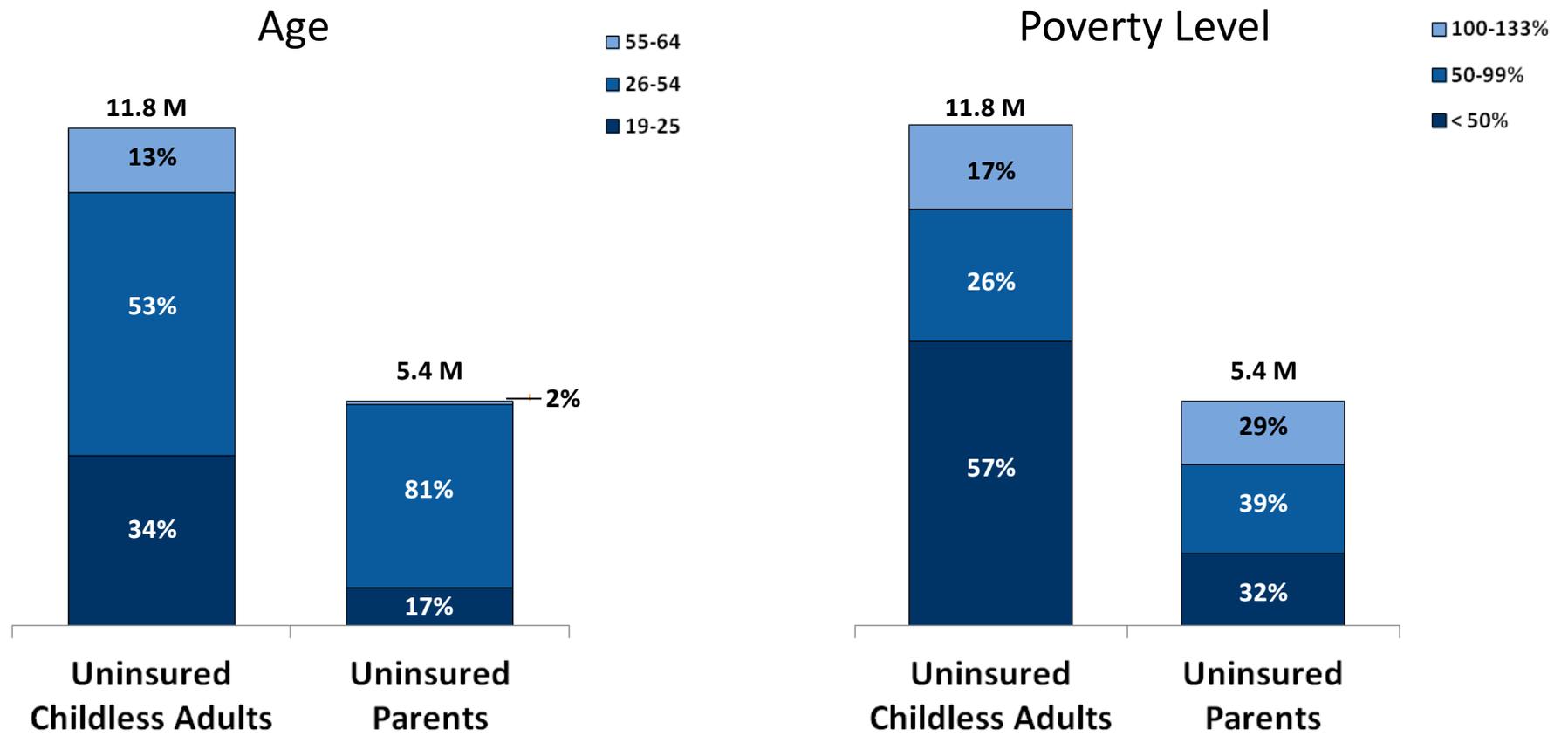


Total: 17.1 Million Uninsured Adults ≤133% FPL

The HHS federal poverty guidelines were \$10,400 for an individual and \$21,200 for a family of four in 2008. SOURCE: KCMU/Urban Institute analysis of 2009 ASEC Supplement to the CPS.

FIGURE 8

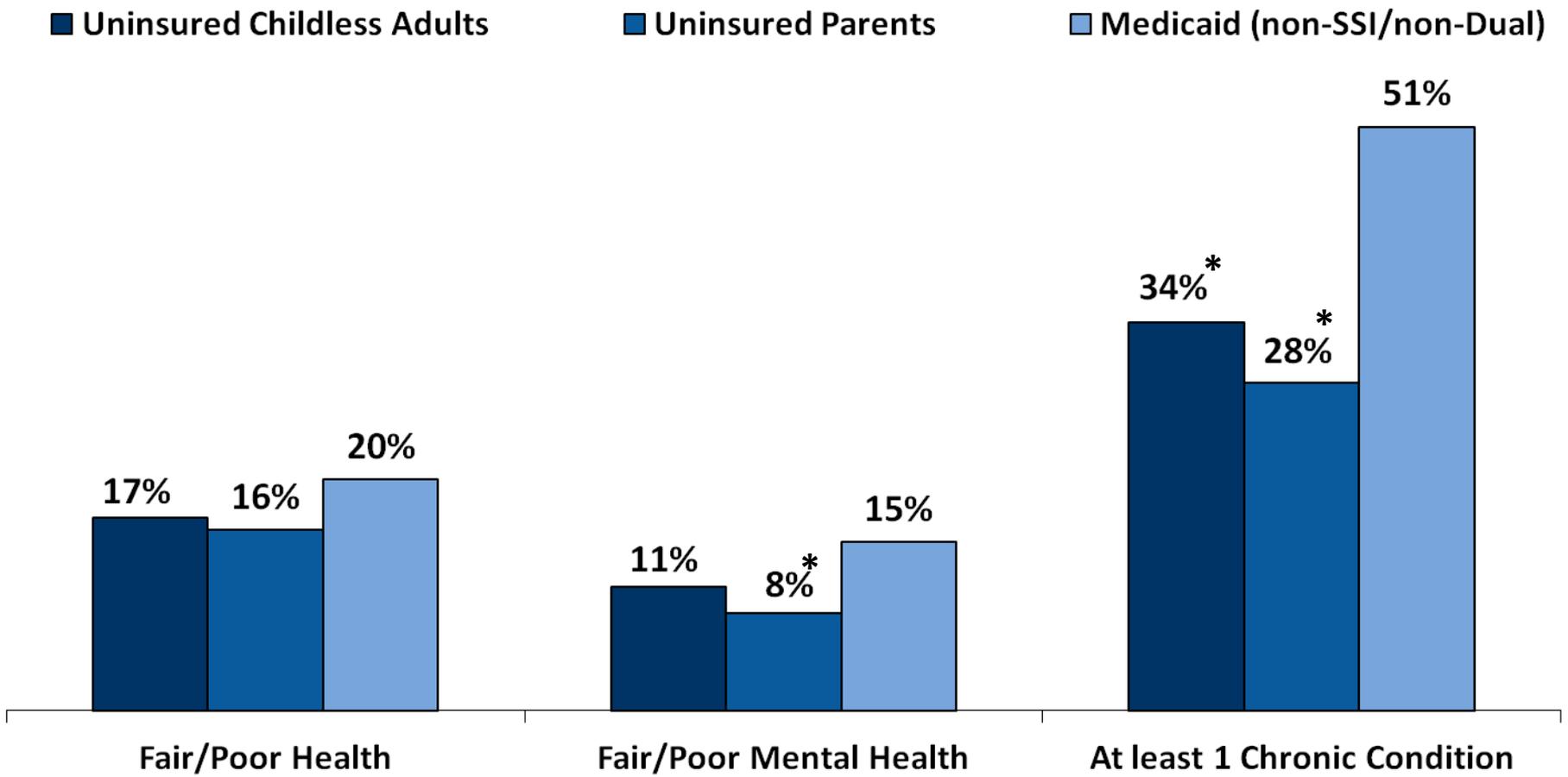
Uninsured Adults at or below 133% FPL by Age, Poverty Level and Parent Status, 2008



Percent of adults in each age group is statistically different ($p < 0.05$) when comparing childless adults and parents. The HHS federal poverty guidelines were \$10,400 for an individual and \$21,200 for a family of four in 2008. SOURCE: KCMU/Urban Institute analysis of 2009 ASEC Supplement to the CPS.

FIGURE 9

Health Status of Adults at or below 133% FPL by Insurance Status, 2007



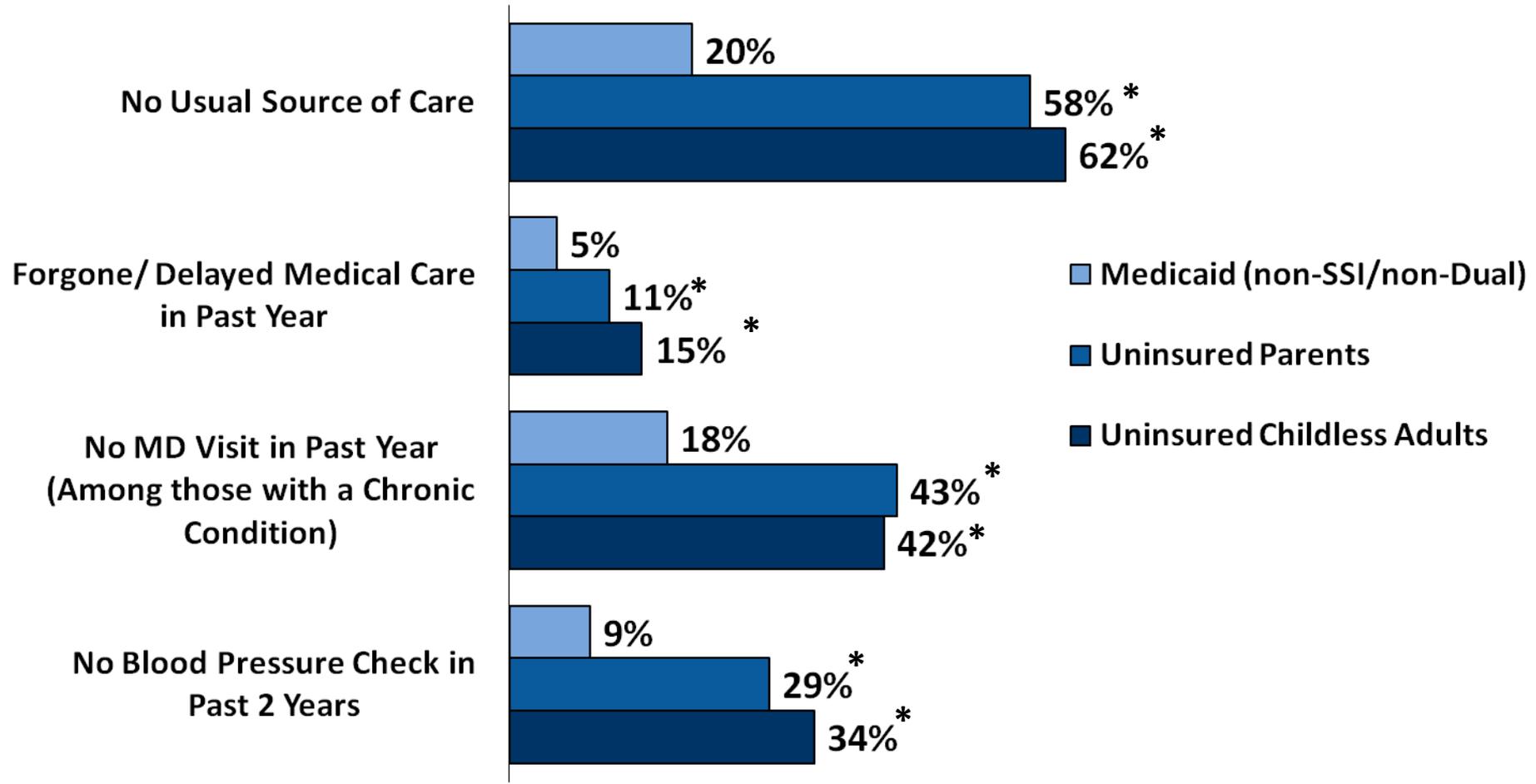
* Statistically different from Medicaid (p<0.05)

All insurance groups include only those with full-year coverage.

SOURCE: Kaiser Family Foundation analysis of 2007 Medical Expenditure Panel Survey data.

FIGURE 10

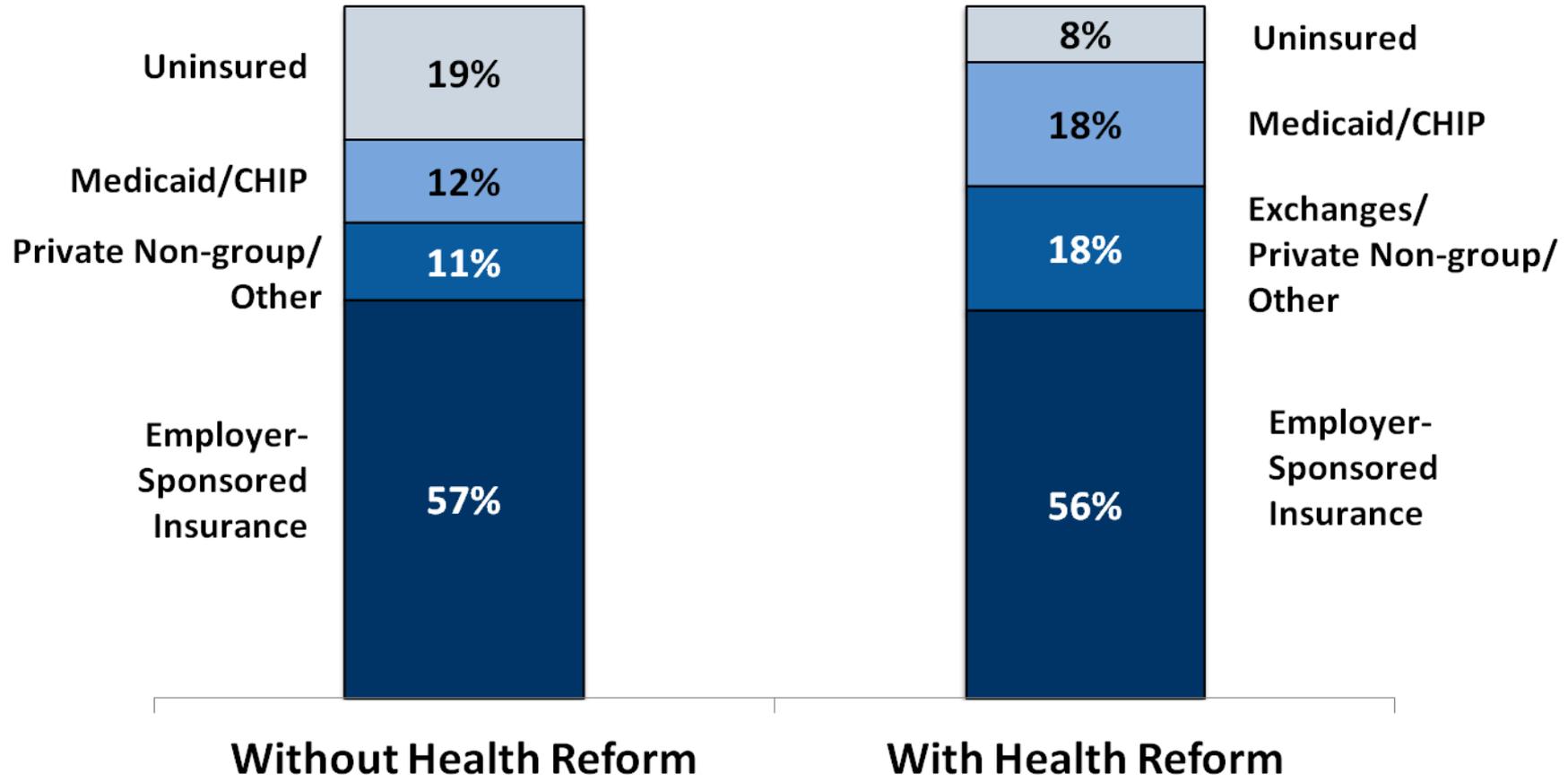
Access to Care and Utilization Among Adults at or below 133% FPL by Insurance Status, 2007



* Statistically different from Medicaid (p<0.05).
All insurance groups include only those with full-year coverage.
SOURCE: Kaiser Family Foundation analysis of 2007 Medical Expenditure Panel Survey data.

Estimated Health Insurance Coverage in 2019

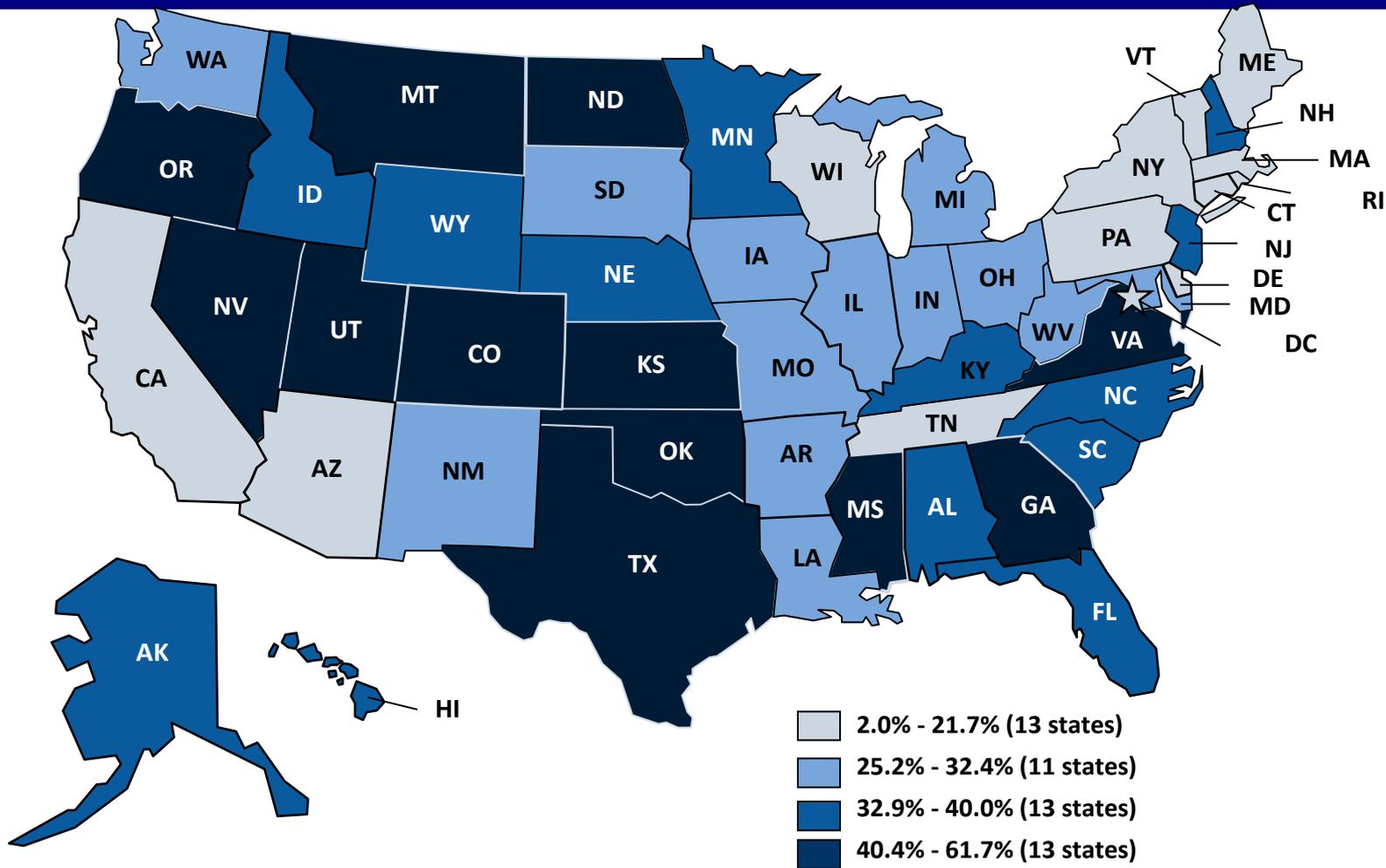
Total Nonelderly Population = 282 million



SOURCE: Congressional Budget Office, March 20, 2010

FIGURE 12

Estimated Increase in Medicaid Enrollment by 2019



SOURCE: Medicaid Coverage and Spending in Health Reform: National and State-By-State Results for Adults at or Below 133% FPL, the Urban Institute, May 2010.

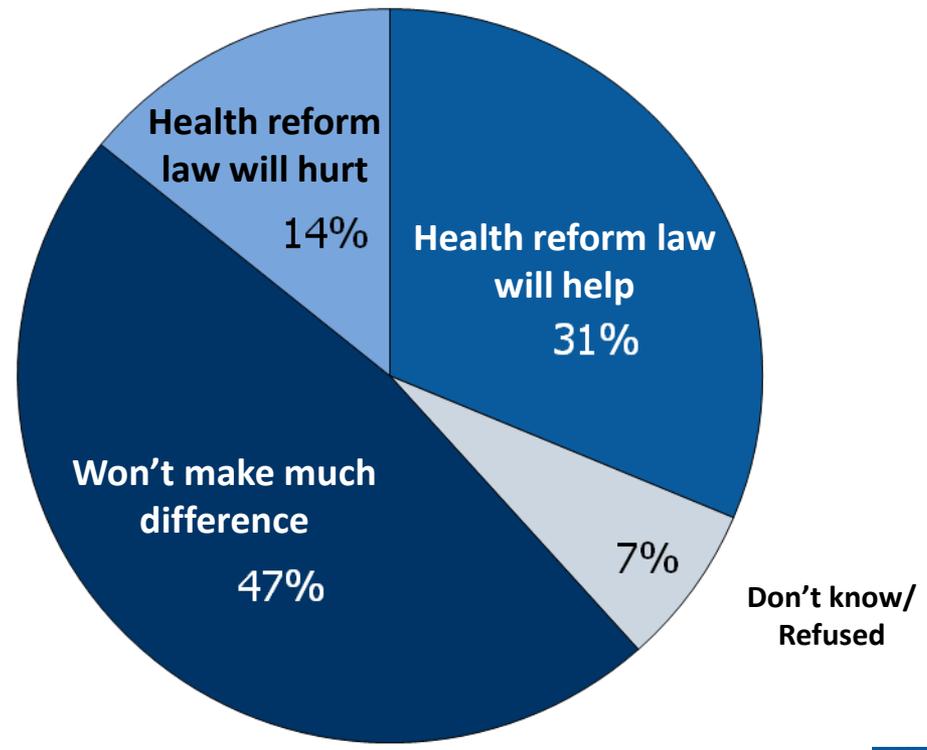
The Challenge Ahead

- Simplifying Eligibility and Enrollment Systems
- Outreach to Newly Eligible Adults
- Coordinating Medicaid with the Exchange
- Increasing Awareness of Medicaid's Role

Plurality Of Uninsured Don't Expect ACA To Impact Them Personally

In general, do you expect that when it's fully put in place, the recently passed health reform law will help your own situation when it comes to getting health care, hurt your situation, or won't it make much difference?

AMONG THOSE AGES 18-64 WHO ARE CURRENTLY UNINSURED



SOURCE: Kaiser Family Foundation *Health Tracking Poll* (conducted August 10-15, 2011)

About Half Of Uninsured Unaware Of Medicaid Expansion and Subsidies

I'm going to read you a list of specific reform proposals. For each, please tell me whether you think it was included in the health reform law, or not.

AMONG THOSE AGES 18-64 WHO ARE CURRENTLY UNINSURED

■ Yes, law will do this ■ No, law will not do this ■ Don't know/Refused

Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase coverage



Expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children

